

DECLARATION FOR PATENT APPLICATION

Docket Number

RD-28,220

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name.

I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled:

COMPUTERIZED METHOD FOR DETERMINING A CREDIT LINE

the specification of which is attached hereto unless the following box is checked:

☐ was filed on _____ as United States Application Number or PCT International Application Number _____ and was amended on _____ (if applicable).

I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose information which is material to patentability as defined in Title 37, Code of Federal Regulations §1.56. I hereby claim foreign priority benefits under Title 35, United States Code, §119(a)-(d) of any foreign application(s) for patent or inventor's certificate listed below and have also identified below any foreign application for patent or inventor's certificate having a filing date before that of the application on which priority is claimed.

Prior Foreign Application

Priority Claimed

☐ Yes ☐ No

(Number)

(Country)

(Day/Month/Year Filed)

(Number)

(Country)

(Day/Month/Year Filed)

☐ Yes ☐ No

I hereby claim the benefit under Title 35, United States Code, §119(e) of any **United States provisional application(s)** listed below.

(Application Number)

(Filing Date)

(Application Number)

(Filing Date)

I hereby claim the benefit under Title 35, United States Code §120 of any **United States Application(s)** listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of Title 35, United States Code, §112, I acknowledge the duty to disclose information which is material to patentability as defined in Title 37, Code of Federal Regulations, §1.56 which became available between the filing date of the prior application and the national or PCT international filing date of this application.

(Application Number)

(Filing Date)

(Status - patented, pending, abandoned)

(Application Number)

(Filing Date)

(Status - patented, pending, abandoned)

I hereby appoint the following attorney(s) and/or agent(s) to prosecute this application and to transact all business in the Patent and Trademark Office connected therewith, **CUSTOMER NO. 006147.**

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PATENT TRADEMARK OFFICE

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

SOLE OR FIRST INVENTOR:

Full name: James Patrick Quaile

	First Name	Middle Name	Last Name
Signature:	<u>James Patrick Quaile</u>		
Date	<u>3/26/2001</u>		
Residence:	<u>Scotia, New York</u>		Citizenship: <u>USA</u>
	City and State		

Post Office Address: 1B Fredericks Road, Scotia, NY 12302

SECOND JOINT INVENTOR:

Full name: Charles David Cox

	First Name	Middle Name	Last Name
Signature:	<u>Charles David Cox</u>		
Date	<u>3/15/01</u>		
Residence:	<u>Jamestown, North Carolina</u>		Citizenship: <u>USA</u>
	City and State		

Post Office Address: 3978 Elizabeth Glen Way, Jamestown, NC 27282

THIRD JOINT INVENTOR:

Full name: Kathryn Marie Erath

	First Name	Middle Name	Last Name
Signature:	<u>Kathryn Marie Erath</u>		
Date	<u>3/16/01</u>		
Residence:	<u>High Point, North Carolina</u>		Citizenship: <u>USA</u>
	City and State		

Post Office Address: 1601 Merrimon Place, High Point, NC 27265

FOURTH JOINT INVENTOR:

Full name: Scott Russell Bobbins

	First Name	Middle Name	Last Name
Signature:	<u>Scott Russell Bobbins</u>		
Date	<u>3/19/01</u>		
Residence:	<u>Valencia, California</u>		Citizenship: <u>USA</u>
	City and State		

Post Office Address: 27618 Woodfield Place, Valencia, CA 91354

FIFTH JOINT INVENTOR:

Full name: David Paul Tonner

First Name

Middle Name

Last Name

Signature: David Paul Tonner

Date

3/16/01

Residence: Sophia, North Carolina

City and State

Citizenship: USA

Post Office Address: 3637 Nelson Road, Sophia, NC 27350

SIXTH JOINT INVENTOR:

Full name: Sharon Montgomery Kearns

First Name

Middle Name

Last Name

Signature: Sharon Montgomery Kearns

Date

3/16/01

Residence: Thomasville, North Carolina

City and State

Citizenship: USA

Post Office Address: 17 Whitaker Place, Thomasville, NC 27360

SEVENTH JOINT INVENTOR:

Full name: William Davis Byerly

First Name

Middle Name

Last Name

Signature: William Davis Byerly

Date

3/16/01

Residence: Winston-Salem, North Carolina

City and State

Citizenship: USA

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EIGHTH JOINT INVENTOR:

Full name: Policarpo Gastanon deMattos

First Name

Middle Name

Last Name

Signature: Policarpo Gastanon deMattos

Date

3/16/2001

Residence: Greensboro, North Carolina

City and State

Citizenship: USA

Post Office Address: 3100 Beaconwood Drive, Greensboro, NC 27455

NINTH JOINT INVENTOR:

Full name: Timothy Paul Werner

First Name

Middle Name

Last Name

Signature: Timothy Paul Werner

Date

3/16/2001

Residence: High Point, North Carolina

City and State

Citizenship: USA

Post Office Address: 167B W. Hartley Drive, High Point, NC 27265

TENTH JOINT INVENTOR:

Full name: Rebecca Hill Leonard

First Name

Middle Name

Last Name

Signature: Rebecca Hill Leonard

Date

3/16/01

Residence: Troutman, North Carolina

City and State

Citizenship: USA

Post Office Address: 119 Spring Oaks Drive, Troutman, NC 28166

ELEVENTH JOINT INVENTOR:

Full name: _____

First Name

Middle Name

Last Name

Signature: _____

Date

Residence: _____

City and State

Citizenship: _____

Post Office Address: _____

TWELFTH JOINT INVENTOR:

Full name: _____

First Name

Middle Name

Last Name

Signature: _____

Date

Residence: _____

City and State

Citizenship: _____

Post Office Address: _____